

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

| Employment Growth Rates (% change from year ago, unless noted) | | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
|---------------------------------------------------------------------------|-------|--------|--------|--------|--------|--------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | | 1.0% | 0.7% | 0.1% | 0.3% | 2.0% |
| Manufacturing | (9%) | -3.9% | -2.1% | -3.1% | -2.2% | -1.2% |
| Other (non-manufacturing) Goods-Producing | (6%) | -0.5% | -1.0% | -0.7% | -1.0% | 1.8% |
| Private Service-Providing | (69%) | 1.5% | 0.9% | 0.0% | 0.3% | 2.0% |
| Government | (16%) | 2.4% | 2.6% | 2.9% | 2.7% | 4.0% |
| Unemployment Rate (% of labor force, seasonally adjusted) | | 4.5% | 4.3% | 4.1% | 4.2% | 3.8% |
| Other Indicators (% change of 4-qtr moving total, unless noted) | | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
| Single-Family Home Permits | | -3.6% | -2.0% | 4.7% | -2.0% | -5.8% |
| Multifamily Building Permits | | -24.7% | -41.4% | -40.0% | -41.4% | -21.3% |
| Home Price Index (change from year ago) | | 2.6% | 3.7% | 3.3% | 3.0% | 0.6% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized leve | 1) | N/A | 1.39 | 1.57 | 1.50 | 1.30 |

BANKING TRENDS

| General Information | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
|-------------------------------------------------------------------|----------|----------|----------|----------|----------|
| Institutions (#) | 15 | 15 | 15 | 15 | 15 |
| Total Assets (in millions) | \$60,541 | \$60,449 | \$61,162 | \$60,449 | \$60,964 |
| New Institutions ($\# < 3$ years) | 0 | 0 | 0 | 0 | 0 |
| Subchapter S Institutions (#) | 3 | 3 | 3 | 3 | 3 |
| Asset Quality | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 0.41 | 0.39 | 0.51 | 0.39 | 0.46 |
| Noncurrent Loans / Total Loans (median %) | 0.34 | 0.31 | 0.14 | 0.31 | 0.18 |
| Loan and Lease Allowance / Total Loans (median %) | 1.17 | 1.19 | 1.23 | 1.19 | 1.30 |
| Loan and Lease Allowance / Noncurrent Loans (median multiple) | 3.16 | 3.39 | 3.59 | 3.39 | 5.51 |
| Net Loan Losses / Total Loans (median %, year-to-date annualized) | 0.00 | 0.02 | 0.00 | 0.02 | 0.01 |
| Capital / Earnings (year-to-date annualized, unless noted) | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
| Tier 1 Leverage (median %, end of period) | 11.40 | 11.19 | 11.09 | 11.19 | 10.93 |
| Return on Assets (median %) | 0.72 | 0.80 | 0.67 | 0.80 | 0.78 |
| Pretax Return on Assets (median %) | 0.76 | 0.89 | 0.67 | 0.89 | 1.04 |
| Net Interest Margin (median %) | 3.49 | 3.33 | 3.25 | 3.33 | 3.44 |
| Yield on Earning Assets (median %) | 5.27 | 5.20 | 5.10 | 5.20 | 4.67 |
| Cost of Funding Earning Assets (median %) | 1.51 | 1.53 | 1.54 | 1.53 | 1.08 |
| Provisions to Avg. Assets (median %) | 0.03 | 0.04 | 0.00 | 0.04 | 0.01 |
| Noninterest Income to Avg. Assets (median %) | 0.42 | 0.42 | 0.42 | 0.42 | 0.42 |
| Overhead to Avg. Assets (median %) | 2.84 | 2.76 | 2.52 | 2.76 | 2.54 |

| Liquidity / Sensitivity | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
|-------------------------------------------------------------------------|-------|-------|-------|-------|-------|
| Net Loans to Assets (median %) | 66.38 | 66.85 | 69.09 | 66.85 | 68.49 |
| Noncore Funding to Assets (median %) | 7.58 | 9.54 | 8.64 | 9.54 | 7.08 |
| Long-term Assets to Assets (median %, call filers) | 41.28 | 42.11 | 46.94 | 42.11 | 47.90 |
| Brokered Deposits (number of institutions) | 7 | 6 | 6 | 6 | 6 |
| Brokered Deposits to Assets (median % for those above) | 3.95 | 1.67 | 4.10 | 1.67 | 1.74 |
| Loan Concentrations | | | | | |
| (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) | Q1-25 | Q4-24 | Q1-24 | 2024 | 2023 |
| Commercial and Industrial | 40 | 41 | 42 | 41 | 42 |
| Commercial Real Estate | 324 | 330 | 331 | 330 | 325 |
| Construction & Development | 26 | 31 | 39 | 31 | 37 |
| Multifamily Residential Real Estate | 58 | 58 | 53 | 58 | 48 |
| Nonresidential Real Estate | 219 | 221 | 235 | 221 | 234 |
| Residential Real Estate | 56 | 59 | 61 | 59 | 61 |
| Consumer | 2 | 2 | 2 | 2 | 2 |
| Agriculture | 7 | 7 | 6 | 7 | 6 |

BANKING PROFILE

| Largest Deposit Markets (from 2024 Summary of Deposits) | Institutions in Market | | Asset Distribution | bution Institution | |
|---------------------------------------------------------|------------------------|----------|--------------------------------|--------------------|---------|
| Portland-Vancouver-Hillsboro, OR-WA | 29 | \$65,049 | <\$100 million | 0 | (0.0%) |
| Salem, OR | 13 | \$7,142 | \$100 million to \$250 million | 0 | (0.0%) |
| Eugene-Springfield, OR | 14 | \$6,717 | \$250 million to \$1 billion | 13 | (86.7%) |
| Bend, OR | 10 | \$5,763 | \$1 billion to \$10 billion | 1 | (6.7%) |
| Medford, OR | 12 | \$4,900 | \$10 billion | 1 | (6.7%) |